



# Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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**BHC Name** [VALLEY NATIONAL BANCORP](#)

**City/State** [NEW YORK, NY](#)

## Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [41,178,011](#)

Peer Group Number: [1](#) Number in Peer Group: [133](#)

Number of Bank Subsidiaries: [1](#)

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

[VALLEY NATIONAL BANCORP](#)  
[ONE PENN PLAZA](#)  
[NEW YORK, NY 10119](#)

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## Summary Ratios

	03/31/2021	03/31/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000) .....	40,725,345	38,089,048			40,530,174			33,448,035			30,222,954		
Net income (\$000) .....	115,710	87,268			390,606			309,793			261,428		
Number of BHCs in peer group .....	133	123			128			125			118		

	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.88	2.67	63	2.80	2.94	34	2.77	2.77	41	2.70	3.01	28	2.86	3.08	31
+ Non-interest income .....	0.31	1.13	7	0.44	1.12	15	0.45	1.21	18	0.65	1.32	19	0.45	1.31	14
- Overhead expense .....	1.58	2.28	12	1.64	2.68	8	1.60	2.57	10	1.89	2.69	17	2.08	2.71	18
- Provision for credit losses .....	0.08	-0.12	83	0.36	0.88	21	0.31	0.51	25	0.08	0.15	32	0.10	0.14	43
+ Securities gains (losses) .....	0	0.01	4	0	0.03	7	0	0.02	36	-0.01	0.01	12	-0.01	0	21
+ Other tax equivalent adjustments .....	0	0	48	0	0	45	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent) .....	1.53	1.78	34	1.23	0.64	78	1.32	1.04	69	1.38	1.56	32	1.11	1.57	14
Net operating income .....	1.14	1.36	29	0.92	0.48	75	0.96	0.81	63	0.93	1.19	18	0.86	1.24	15
Net income .....	1.14	1.35	30	0.92	0.48	75	0.96	0.82	62	0.93	1.19	18	0.86	1.24	15
Net income (Subchapter S adjusted) .....		1.78			0.78			1.18			1.17				1.42
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.55	3.18	69	4.21	4.09	57	3.74	3.55	59	4.35	4.41	48	4.24	4.24	52
Interest expense .....	0.42	0.29	77	1.14	0.85	78	0.71	0.52	77	1.39	1.08	76	1.10	0.86	72
Net interest income (tax equivalent) .....	3.14	2.88	63	3.07	3.24	35	3.02	3.01	44	2.96	3.33	28	3.14	3.38	31
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.07	0.16	38	0.06	0.27	26	0.12	0.27	36	0.06	0.21	28	0	0.22	9
Earnings coverage of net loan and lease losses (X) .....	27.04	25.70	67	31.30	17.23	79	17.22	22.91	59	30.34	24.40	71	549.17	21.75	97
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.05	1.49	22	0.93	1.32	20	1.06	1.58	19	0.54	0.83	24	0.61	0.90	24
Allowance for loan and lease losses / Total loans and leases .....	1.04	1.47	23	0.93	1.30	20	1.05	1.55	20	0.54	0.81	25	0.61	0.89	24
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.63	0.70	50	0.71	0.63	62	0.59	0.71	44	0.60	0.57	57	0.63	0.61	57
30–89 days past due loans and leases / Total loans and leases .....	0.14	0.33	23	0.50	0.52	52	0.26	0.39	38	0.24	0.43	28	0.28	0.44	32
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	13.43	-0.51	85	25.24	14.37	82	17.39	3.20	83	25.72	14.45	80	26.21	16.62	76
Net short-term noncore funding dependence .....	10.28	-6.88	90	18.57	4.94	86	14.15	-4.76	92	19.80	3.38	90	19.97	4.66	88
Net loans and leases / Total assets .....	79.11	60.99	91	77.21	64.23	89	79.09	61.58	92	79.07	63.77	91	78.21	63.98	89
<b>Capitalization</b>															
Tier 1 leverage ratio .....	8.37	9.15	29	8.24	9.43	15	8.06	9.13	17	8.76	9.76	22	7.57	9.71	5
Holding company equity capital / Total assets .....	11.32	10.72	61	11.30	11.64	47	11.29	11.16	52	11.71	12.43	42	10.52	12.22	26
Total equity capital (including minority interest) / Total assets .....	11.32	10.85	58	11.30	11.80	45	11.29	11.29	49	11.71	12.57	40	10.52	12.27	26
Common equity tier 1 capital / Total risk-weighted assets .....	10.08	12.57	11	9.24	11.64	8	9.94	12.38	11	9.42	12.17	7	8.43	12.12	0
Net loans and leases / Equity capital (X) .....	6.99	5.73	76	6.83	5.59	78	7.01	5.58	77	6.75	5.21	80	7.44	5.29	89
Cash dividends / Net income .....	41.87	23.13	82	55.18	81.34	42	49.15	42.30	62	54.03	33.12	86	60.83	27.31	94
Cash dividends / Net income (Subchapter S adjusted) .....		14.81			139.66			-0.65			-12.02				17.36
<b>Growth Rates</b>															
Assets .....	5.26	16.49	21	20.46	11.31	81	8.63	16.68	26	17.54	9.26	82	32.75	7	93
Equity capital .....	5.40	9.13	41	28.34	5.70	91	4.74	6.99	43	30.85	10.49	89	32.26	7.89	90
Net loans and leases .....	7.85	7.22	58	19.38	9.91	79	8.66	9.07	58	18.84	9.10	84	36.72	7.89	94
Noncore funding .....	-33.66	-25.09	44	22.30	16.35	68	-17.51	-12.18	45	15.16	6.59	69	60.86	10.67	94
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital .....	8.65	11.33	52	6.60	12.46	54	8.78	13.56	51	6.67	13.04	52	8.79	13.37	57
Equity investment in subsidiaries / Equity capital .....	108.97	102.85	82	106.54	103.91	70	108.86	102.81	83	106.56	103.22	72	107.74	103.10	76
Cash from ops + noncash items + op expense / Op expense + dividends .....	40.68	98.58	29	100.95	176.81	31	106.85	147.24	28	98.01	190.27	16	104.92	174.91	19

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	306,324	327,305	1,259,459	1,179,514	1,019,299	-6.41	88.04
Income from lease financing receivables.....	6,857	5,763	25,248	19,394	14,694	18.98	116.45
Fully taxable income on loans and leases.....	313,181	333,068	1,284,707	1,198,908	1,033,993	-5.97	88.58
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	313,181	333,068	1,284,707	1,198,908	1,033,993	-5.97	88.58
Investment interest income (tax equivalent).....	17,438	26,903	88,782	108,978	114,529	-35.18	-11.39
Interest on balances due from depository institutions.....	224	1,465	2,556	5,723	3,236	-84.71	-37.25
Interest income on other earning assets.....	1,872	3,401	11,645	12,022	13,209	-44.96	26.40
Total interest income (tax equivalent).....	332,715	364,837	1,387,690	1,325,631	1,164,967	-8.80	77.36
Interest on time deposits of \$250K or more .....	347	2,555	6,559	8,490	7,434	-86.42	
Interest on time deposits < \$250K.....	10,746	40,259	99,508	158,203	74,525	-73.31	
Interest on foreign office deposits .....	0	0	0	0			
Interest on other deposits .....	11,125	34,513	76,169	145,177	108,394	-67.77	20.36
Interest on other borrowings and trading liabilities.....	12,230	17,983	66,465	98,463	99,009	-31.99	-25.91
Interest on subordinated debt and mandatory convertible securities .....	4,683	3,144	16,114	12,619	12,683	48.95	121.94
Total interest expense.....	39,131	98,454	264,815	422,952	302,045	-60.25	4.51
Net interest income (tax equivalent).....	293,584	266,383	1,122,875	902,679	862,922	10.21	95.53
Non-interest income.....	31,391	41,597	183,200	218,945	136,322	-24.54	47.24
Adjusted operating income (tax equivalent) .....	324,975	307,980	1,306,075	1,121,624	999,244	5.52	89.53
Overhead expense.....	160,597	155,919	648,097	631,311	629,829	3.00	35.60
Provision for credit losses.....	8,334	34,610	124,557	25,809	31,661		1043.21
Securities gains (losses) .....	-118	-40	524	-3,078	-2,342		
Other tax equivalent adjustments .....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	155,926	117,411	533,945	461,426	335,412	32.80	196.62
Applicable income taxes .....	39,321	29,129	139,460	147,002	68,265	34.99	173.27
Tax equivalent adjustments .....	917	1,044	3,971	4,631	5,719	-12.16	-53.94
Applicable income taxes (tax equivalent).....	40,238	30,173	143,431	151,633	73,984	33.36	145.65
Minority interest .....	-22	-30	-92	0	0		
Net income before discontinued operations, net of minority interest .....	115,710	87,268	390,606	309,793	261,428	32.59	219.76
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	115,710	87,268	390,606	309,793	261,428	32.59	219.76
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	115,688	87,238	390,514	309,793	261,428	32.61	219.69
Investment securities income (tax equivalent).....	17,438	26,903	88,782	108,978	114,529	-35.18	-11.39
US Treasury and agency securities (excluding mortgage-backed securities) .....	1,009	1,587	5,909	6,435	6,932	-36.42	-40.30
Mortgage-backed securities .....	10,381	18,577	57,228	73,927	71,796	-44.12	4.51
All other securities .....	6,048	6,739	25,645	28,616	35,801	-10.25	-24.93
Cash dividends declared.....	48,453	48,151	191,965	167,377	159,034	0.63	62.61
Common .....	45,281	44,979	179,277	154,689	146,346	0.67	61.72
Preferred.....	3,172	3,172	12,688	12,688	12,688	0.00	76.52

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.27	2.96	69	3.83	3.72	62	3.42	3.27	62	3.96	4	49	3.85	3.87	52
Less: Interest expense .....	0.38	0.27	73	1.03	0.78	77	0.65	0.48	75	1.26	0.98	76	1	0.79	72
Equals: Net interest income (tax equivalent) .....	2.88	2.67	63	2.80	2.94	34	2.77	2.77	41	2.70	3.01	28	2.86	3.08	31
Plus: Non-interest income .....	0.31	1.13	7	0.44	1.12	15	0.45	1.21	18	0.65	1.32	19	0.45	1.31	14
Equals: adjusted operating income (tax equivalent) .....	3.19	3.87	16	3.23	4.12	12	3.22	4.04	13	3.35	4.41	9	3.31	4.46	8
Less: Overhead expense .....	1.58	2.28	12	1.64	2.68	8	1.60	2.57	10	1.89	2.69	17	2.08	2.71	18
Less: Provision for credit losses .....	0.08	-0.12	83	0.36	0.88	21	0.31	0.51	25	0.08	0.15	32	0.10	0.14	43
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	1	0	0	0	0	0	0	0	0	1	0	0	4
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	7	0	0.03	8	0	0.02	38	-0.01	0.01	12	-0.01	0	21
Plus: other tax equivalent adjustments .....	0	0	48	0	0	45	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent) .....	1.53	1.78	34	1.23	0.64	78	1.32	1.04	69	1.38	1.56	32	1.11	1.57	14
Less: Applicable income taxes (tax equivalent) .....	0.40	0.40	54	0.32	0.16	81	0.35	0.23	84	0.45	0.36	79	0.24	0.33	19
Less: Minority interest .....	0	0	4	0	0	8	0	0	6	0	0	36	0	0	36
Equals: Net operating income .....	1.14	1.36	29	0.92	0.48	75	0.96	0.81	63	0.93	1.19	18	0.86	1.24	15
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.14	1.35	30	0.92	0.48	75	0.96	0.82	62	0.93	1.19	18	0.86	1.24	15
Memo: Net income (last four quarters) .....	1.02	1.07	42	0.81	0.98	26	0.96	0.82	62	0.93	1.19	17	0.86	1.24	15
Net income—BHC and noncontrolling (minority) interest .....	1.14	1.37	30	0.92	0.49	75	0.96	0.83	62	0.93	1.20	17	0.86	1.25	15
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	91.94	93.08	34	91.02	91.24	47	91.60	92.32	40	91.07	91.05	53	90.94	91.48	44
Average interest-bearing funds / Average assets .....	64.02	62.97	61	69.68	66.92	66	65.91	64.06	65	70.11	65.57	75	66.02	65.56	55
Interest income (tax equivalent) / Average earning assets .....	3.55	3.18	69	4.21	4.09	57	3.74	3.55	59	4.35	4.41	48	4.24	4.24	52
Interest expense / Average earning assets .....	0.42	0.29	77	1.14	0.85	78	0.71	0.52	77	1.39	1.08	76	1.10	0.86	72
Net interest income (tax equivalent) / Average earning assets .....	3.14	2.88	63	3.07	3.24	35	3.02	3.01	44	2.96	3.33	28	3.14	3.38	31
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.84	4.05	40	4.44	4.74	31	4.04	4.27	40	4.57	5.09	18	4.43	4.95	20
Interest-bearing bank balances .....	0.07	0.10	14	1.31	1.16	66	0.31	0.27	64	3.16	2.04	90	1.83	1.64	67
Federal funds sold and reverse repos .....		0.26			1.34			0.68			2.44			2.17	
Trading assets .....	0	0.39	27	0	0.75	24	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets .....	3.54	3.15	72	4.20	4.05	59	3.73	3.51	61	4.34	4.36	49	4.22	4.20	51
Investment securities (tax equivalent) .....	2.07	1.84	68	2.77	2.60	66	2.39	2.25	64	2.87	2.76	62	2.94	2.68	74
US Treasury and agency securities (excluding mortgage-backed securities) .....	2.75	1.30	93	2.85	2.31	76	2.90	1.75	90	2.75	2.32	80	2.92	2.05	91
Mortgage-backed securities .....	1.57	1.60	54	2.46	2.49	45	2.06	2.05	48	2.67	2.61	61	2.64	2.50	70
All other securities .....	3.51	2.93	73	3.47	3.62	55	3.42	3.24	65	3.49	4.06	35	3.78	4.20	54
Interest-bearing deposits .....	0.40	0.26	77	1.40	0.90	84	0.81	0.53	80	1.65	1.10	83	1.17	0.81	82
Time deposits of \$250K or more .....	0.11	0.82	2	0.64	1.83	4	0.44	1.42	3	0.66	1.96	3	0.80	1.44	9
Time deposits < \$250K .....	0.89	0.78	62	2.14	1.69	85	1.50	1.36	61	2.43	1.82	89	1.80	1.29	83
Other domestic deposits .....	0.27	0.17	78	1.05	0.71	82	0.53	0.36	83	1.25	0.93	79	1.01	0.67	81
Foreign deposits .....		0.13			0.79			0.42			1.19			0.97	
Federal funds purchased and repos .....	2.22	0.18	95	1.56	1.14	78	1.64	0.62	89	1.72	1.86	46	1.69	1.51	54
Other borrowed funds and trading liabilities .....	1.29	1.38	48	1.66	1.90	37	1.38	1.50	46	2.48	2.38	57	2.50	2.28	62
All interest-bearing funds .....	0.60	0.42	77	1.48	1.15	79	0.99	0.74	79	1.80	1.49	73	1.51	1.19	77

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	31,391	41,597	183,200	218,945	136,322
Fiduciary activities income .....	484	496	1,878	1,912	1,982
Service charges on deposit accounts - domestic .....	4,671	5,205	16,429	21,195	23,168
Trading revenue.....	230	-26	-11	-37	70
Investment banking fees and commissions.....	2,845	2,917	10,537	10,734	10,651
Insurance activities revenue.....	1,558	1,951	7,398	10,409	15,213
Venture capital revenue.....	0	0	0	0	0
Net servicing fees .....	2,899	2,748	10,352	9,794	9,319
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	3,352	4,828	41,034	98,594	18,176
Other non-interest income.....	15,352	23,478	95,583	66,344	57,743
Total overhead expenses .....	160,597	155,919	648,097	631,311	629,829
Personnel expense.....	88,103	85,728	333,221	327,431	333,816
Net occupancy expense.....	32,259	32,441	129,002	118,191	108,763
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	6,006	5,470	24,645	18,080	18,416
Other operating expenses.....	34,229	32,280	161,229	167,609	168,834
Fee income on mutual funds and annuities.....	289	278	862	1,031	1,146
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	0
Number of equivalent employees .....	3,125	3,202	3,155	3,183	3,192
Average personnel expense per employee.....	28.19	26.77	105.62	102.87	104.58
Average assets per employee.....	13,032.11	11,895.39	12,846.33	10,508.34	9,468.34

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Mutual fund fee income / Non-interest income .....	0.92	2.10	37	0.67	2.64	30	0.47	2.02	32	0.47	2.72	26	0.84	3.08
Overhead expenses / Net Interest Income + non-interest income .....	49.56	59.31	14	50.80	63.90	10	49.77	62.28	10	56.52	61.29	34	63.39	60.88
<b>Percent of Average Assets</b>														
Total overhead expense .....	1.58	2.28	12	1.64	2.68	8	1.60	2.57	10	1.89	2.69	17	2.08	2.71
Personnel expense.....	0.87	1.28	13	0.90	1.36	11	0.82	1.30	11	0.98	1.41	14	1.10	1.44
Net occupancy expense.....	0.32	0.24	77	0.34	0.27	79	0.32	0.26	72	0.35	0.28	77	0.36	0.28
Other operating expenses.....	0.40	0.73	5	0.40	0.98	3	0.46	0.94	6	0.56	0.97	10	0.62	0.97
Overhead less non-interest income .....	1.27	1.10	62	1.20	1.47	30	1.15	1.25	41	1.23	1.32	40	1.63	1.38
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>														
Total overhead expense .....	49.42	58.69	15	50.63	63.38	10	49.62	61.82	12	56.29	60.64	37	63.03	60.37
Personnel expense.....	27.11	33.28	19	27.84	33.17	20	25.51	32.36	17	29.19	32.39	28	33.41	32.51
Net occupancy expense.....	9.93	6.42	88	10.53	6.75	95	9.88	6.58	92	10.54	6.52	95	10.88	6.48
Other operating expenses.....	12.38	18.45	9	12.26	22.88	4	14.23	22.28	9	16.56	21.20	25	18.74	20.90
Total non-interest income .....	9.66	28.42	6	13.51	26.40	18	14.03	28.83	19	19.52	29.23	30	13.64	28.50
Fiduciary activities income .....	0.15	2.15	29	0.16	2.03	30	0.14	2.09	28	0.17	1.97	31	0.20	2.14
Service charges on domestic deposit accounts .....	1.44	3.21	21	1.69	3.92	21	1.26	3.27	17	1.89	3.88	26	2.32	4.15
Trading revenue.....	0.07	0.97	51	-0.01	1.58	16	0	1.28	6	0	1.18	5	0.01	0.85
Investment banking fees and commissions.....	0.88	2.51	36	0.95	2.81	37	0.81	2.46	36	0.96	3.54	36	1.07	3.42
Insurance activities revenue.....	0.48	0.38	72	0.63	0.40	78	0.57	0.41	75	0.93	0.47	81	1.52	0.47
Venture capital revenue.....	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees .....	0.89	0.99	69	0.89	-0.41	86	0.79	0.01	87	0.87	0.28	86	0.93	0.65
Net securitization income .....	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets .....	1.03	3.74	33	1.57	1.88	55	3.14	3.92	55	8.79	1.86	95	1.82	1.61
Other non-interest income.....	4.72	8.65	27	7.62	9.85	42	7.32	9.65	43	5.91	10.04	25	5.78	9.86
Overhead less non-interest income .....	39.76	29.66	78	37.12	36.23	54	35.59	31.93	57	36.77	31.06	59	49.39	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	25.22	21.04	88	24.81	17.54	88	26.12	18.63	94	31.86	20.56	95	20.35	19.04
Applicable income tax + TE / Pretax net operating income + TE .....	25.81	22.74	84	25.70	22.86	67	26.86	21.18	91	32.86	23.23	91	22.06	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change	
		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans .....	23,412,094	23,136,883	23,387,546	22,584,255	18,559,050	1,19	95.68	
Commercial and industrial loans .....	6,428,299	4,420,304	6,144,124	4,241,242	3,939,359	45.43	187.50	
Loans to individuals .....	2,201,540	2,211,879	2,127,479	2,237,383	2,072,049	-0.47	37.54	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0	0		
Agricultural loans .....	0	0	0	0	0	0		
Other loans and leases .....	876,551	717,869	859,390	712,441	500,166	22.10	150.07	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	32,918,484	30,486,935	32,518,539	29,775,321	25,070,624	7.98	103.81	
Less: Allowance for loan and lease losses .....	342,880	283,342	340,243	161,759	151,859	21.01	225.27	
Net loans and leases .....	32,575,604	30,203,593	32,178,296	29,613,562	24,918,765	7.85	103.01	
Debt securities that reprice or mature in over 1 year .....	3,347,214	3,826,820	3,345,647	3,657,027	3,682,484	-12.53	29.37	
Mutual funds and equity securities .....	32,973	49,701	29,378	41,410	0	-33.66	74.51	
Subtotal .....	35,955,791	34,080,114	35,553,321	33,311,999	28,601,249	5.50	92.77	
Interest-bearing bank balances .....	1,352,918	718,260	1,071,360	178,423	177,088	88.36	480.08	
Federal funds sold and reverse repos .....	0	0	0	0	0			
Debt securities that reprice or mature within 1 year .....	159,904	240,055	166,022	245,869	135,306	-33.39	-65.59	
Trading assets .....	153,956	438,183	385,759	157,753	48,487	-64.86	322.21	
Total earning assets .....	37,622,698	35,476,612	37,177,277	33,894,044	28,962,130	6.05	94.07	
Non-interest-bearing cash and due from depository institutions .....	280,915	286,755	257,845	256,264	251,541	-2.04	15.48	
Premises, fixed assets, and leases .....	566,031	610,583	571,850	619,662	341,630	-7.30	88.63	
Other real estate owned .....	4,521	10,198	5,118	9,414	9,491	-55.67	-69.30	
Investment in unconsolidated subsidiaries .....	1,827	1,827	1,827	1,827	1,827	0.00	34.04	
Intangible and other assets .....	2,703,089	2,736,206	2,673,587	2,672,205	2,296,469	-1.21	51.73	
Total assets .....	41,178,011	39,120,629	40,686,076	37,453,416	31,863,088	5.26	89.52	
Quarterly average assets .....	40,725,345	38,089,048	41,263,250	35,303,314	31,328,729	6.92	87.85	
Average loans and leases (YTD) .....	32,582,479	29,999,428	31,781,699	26,228,069	23,333,334	8.61	100.48	
<b>Memoranda</b>								
Loans held-for-sale .....	232,068	58,868	301,427	76,113	35,155	294.22	1412.14	
Loans not held-for-sale .....	32,686,416	30,428,067	32,217,112	29,699,208	25,035,469	7.42	102.57	
Real estate loans secured by 1–4 family .....	4,702,136	5,019,601	4,916,723	4,940,496	4,663,644	-6.32	30.66	
Commercial real estate loans .....	18,704,372	18,106,538	18,465,171	17,638,006	13,891,149	3.30	123.67	
Construction and land development .....	1,786,331	1,727,046	1,745,825	1,647,018	1,488,132	3.43	130.18	
Multifamily .....	5,010,766	5,256,781	5,145,288	5,226,222	3,801,050	-4.68	112.55	
Nonfarm nonresidential .....	11,907,275	11,122,711	11,574,058	10,764,766	8,601,967	7.05	127.72	
Real estate loans secured by farmland .....	5,586	10,744	5,652	5,753	4,257	-48.01	77.84	
Total investment securities .....	3,540,220	4,116,576	3,541,862	3,944,306	3,817,790	-14.00	15.28	
U.S. Treasury securities .....	119,230	190,989	119,519	189,295	187,823	-37.57	-78.33	
US agency securities (excluding mortgage-backed securities) .....	29,669	34,300	32,379	36,588	44,998	-13.50	-24.21	
Municipal securities .....	526,743	642,653	550,209	670,756	782,748	-18.04	-18.06	
Mortgage-backed securities .....	2,665,547	3,063,787	2,640,328	2,874,905	2,696,552	-13.00	62.34	
Asset-backed securities .....	0	0	0	0	0		-100.00	
Other debt securities .....	166,058	135,146	170,049	131,352	105,669	22.87	-2.06	
Mutual funds and equity securities .....	32,973	49,701	29,378	41,410	0	-33.66	74.51	
Available-for-sale securities .....	1,116,221	1,749,842	1,339,473	1,566,801	1,749,544	-36.21	-23.15	
U.S. Treasury securities .....	51,199	52,678	51,393	50,943	49,306	-2.81	-87.55	
US agency securities (excluding mortgage-backed securities) .....	24,010	27,506	26,157	29,243	36,277	-12.71	-10.82	
Municipal securities .....	72,722	161,955	79,950	170,051	197,092	-55.10	-42.39	
Mortgage-backed securities .....	878,336	1,447,637	1,090,022	1,254,786	1,429,782	-39.33	12.23	
Asset-backed securities .....	0	0	0	0	0		-100.00	
Other debt securities .....	89,954	60,066	91,951	61,778	37,087	49.76	15.02	
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation) .....	22,335	65,905	54,601	22,625	-33,303	-66.11	-46.51	
Available-for-sale securities appreciation (depreciation) .....	31,639	44,061	45,968	8,014	-46,860	-28.19	865.78	
Structured notes, fair value .....	0	0	0	0	0			
Pledged securities .....	2,160,767	2,427,883	2,106,189	2,317,934	2,385,210	-11.00	53.22	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	10,053,026	6,951,073	9,205,266	6,710,408	6,175,495	44.63	98.93
NOW, ATS and transaction accounts .....	763,121	570,018	689,760	820,800	298,487	33.88	150.64
Time deposits less brokered deposits < \$250K .....	2,007,501	3,596,262	2,311,848	3,940,857	2,713,185	-44.18	
MMDA and other savings accounts .....	16,343,712	12,948,364	15,349,754	11,951,551	10,933,030	26.22	105.08
Other non-interest-bearing deposits .....	0	0	0	0	0		
Core deposits .....	29,167,360	24,065,717	27,556,628	23,423,616	20,120,197	21.20	100.87
Time deposits of \$250K or more .....	1,174,765	1,532,753	1,324,294	1,652,696	1,123,007	-23.36	
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	484,666	935,655	447,958	503,280	436,915	-48.20	-39.20
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	1,405,085	1,603,572	1,555,846	1,060,123	1,987,000	-12.38	87.11
Other borrowings w/remaining maturity over 1 year .....	1,036,244	2,071,869	1,037,834	1,669,738	1,054,666	-49.99	-1.07
Brokered deposits < \$250K .....	2,243,084	3,418,518	3,054,680	4,109,525	3,209,770	-34.38	
Noncore funding .....	6,343,844	9,562,367	7,420,612	8,995,362	7,811,358	-33.66	41.49
Trading liabilities .....	22,352	163,370	155,931	68,402	22,942	-86.32	-38.69
Subordinated notes and debentures + trust preferred securities .....	459,037	347,662	459,478	348,132	349,972	32.04	65.83
Other liabilities .....	524,612	559,295	500,149	233,716	208,165	-6.20	175.14
Total liabilities .....	36,517,205	34,698,411	36,092,798	33,069,228	28,512,634	5.24	87.19
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	209,691	209,691	209,691	209,691	209,691	0.00	87.91
Common stock .....	142,435	141,613	141,746	141,423	116,240	0.58	60.52
Common surplus .....	3,651,948	3,624,036	3,637,468	3,622,208	2,796,499	0.77	89.14
Retained earnings .....	672,651	452,424	611,158	443,559	299,642	48.68	411.55
Accumulated other comprehensive income .....	-17,005	-6,566	-7,718	-32,214	-69,431		
Other equity capital components .....	-50	-200	-225	-479	-2,187		
Total holding company equity capital .....	4,659,670	4,420,998	4,592,120	4,384,188	3,350,454	5.40	109.93
Noncontrolling (minority) interest in subsidiaries .....	1,136	1,220	1,158	0	0	-6.89	
Total equity capital, including minority interest .....	4,660,806	4,422,218	4,593,278	4,384,188	3,350,454	5.40	109.98
Total liabilities and capital .....	41,178,011	39,120,629	40,686,076	37,453,416	31,863,088	5.26	89.52
<b>Memoranda</b>							
Non-interest-bearing deposits .....	10,053,026	6,951,073	9,205,266	6,710,408	6,175,495	44.63	98.93
Interest-bearing deposits .....	22,532,183	22,065,915	22,730,336	22,475,429	18,277,479	2.11	98.43
Total deposits .....	32,585,209	29,016,988	31,935,602	29,185,837	24,452,974	12.30	98.59
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	4,592,120	4,384,188	4,384,188	3,350,454	2,533,165		
Accounting restatements .....	0	-28,187	-28,187	2,968	-17,070		
Net income .....	115,710	87,268	390,606	309,793	261,428		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	9,580	232	12,982	15,878	18,149		
Sale of treasury stock .....	0	0	0	0	12		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	0	0	835,255	737,230		
Less: Dividends declared .....	48,453	48,151	191,965	167,377	159,034		
Change in other comprehensive income .....	-9,287	25,648	24,496	37,217	-23,426		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	4,659,670	4,420,998	4,592,120	4,384,188	3,350,454		

## Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	56.86	36.10	90	59.14	38.37	87	57.48	36.22	91	60.30	37.78	89	58.25	37.19	88
Commercial and industrial loans .....	15.61	13.88	60	11.30	12.73	46	15.10	13.52	60	11.32	12.02	50	12.36	12.85	52
Loans to individuals .....	5.35	3.42	76	5.65	3.84	68	5.23	3.40	70	5.97	4.20	67	6.50	4.31	72
Loans to depository institutions and acceptances of other banks .....	0	0.02	32	0	0.03	29	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0	0.19	10	0	0.20	11	0	0.19	11	0	0.24	11	0	0.30	12
Other loans and leases.....	2.13	4.29	32	1.84	4.96	24	2.11	4.63	29	1.90	5.01	23	1.57	5	21
Net loans and leases.....	79.11	60.99	91	77.21	64.23	89	79.09	61.58	92	79.07	63.77	91	78.21	63.98	89
Debt securities over 1 year.....	8.13	16.70	14	9.78	14.63	22	8.22	15.55	16	9.76	14.60	20	11.56	14.63	36
Mutual funds and equity securities .....	0.08	0.06	71	0.13	0.05	83	0.07	0.05	72	0.11	0.06	75	0	0.06	12
Subtotal .....	87.32	78.43	88	87.12	80.12	79	87.38	78.16	87	88.94	79.65	90	89.76	79.97	89
Interest-bearing bank balances .....	3.29	9.08	16	1.84	4.14	29	2.63	7.51	16	0.48	3.06	13	0.56	3.04	16
Federal funds sold and reverse repos .....	0	0.50	27	0	0.78	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less .....	0.39	1.59	20	0.61	1.72	33	0.41	1.68	20	0.66	1.91	34	0.42	1.96	25
Trading assets .....	0.37	0.56	63	1.12	1.27	72	0.95	1.01	75	0.42	1.19	65	0.15	1.33	57
Total earning assets.....	91.37	91.48	51	90.69	89.78	62	91.38	91.05	57	90.50	89.53	65	90.90	89.74	64
Non-interest cash and due from depository institutions.....	0.68	1	26	0.73	1.12	21	0.63	1.07	17	0.68	1.14	19	0.79	1.21	21
Other real estate owned.....	0.01	0.02	51	0.03	0.03	56	0.01	0.02	52	0.03	0.03	55	0.03	0.04	57
All other assets.....	7.95	7.44	57	8.59	9.05	41	7.99	7.82	51	8.82	9.27	45	8.32	8.98	39
<b>Memoranda</b>															
Short-term investments .....	3.67	11.92	11	2.45	7.73	20	3.04	11.17	12	1.13	7.63	10	0.98	7.80	7
U.S. Treasury securities.....	0.29	0.98	60	0.49	0.86	63	0.29	0.84	63	0.51	1.03	61	0.59	1.04	57
US agency securities (excluding mortgage-backed securities) .....	0.07	0.73	32	0.09	0.51	39	0.08	0.63	34	0.10	0.54	42	0.14	0.69	43
Municipal securities .....	1.28	1.77	54	1.64	1.44	64	1.35	1.69	55	1.79	1.34	69	2.46	1.62	68
Mortgage-backed securities .....	6.47	12.38	20	7.83	11.43	30	6.49	11.75	23	7.68	11.44	28	8.46	11.13	36
Asset-backed securities .....	0	0.35	25	0	0.27	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities .....	0.40	0.46	61	0.35	0.39	64	0.42	0.42	63	0.35	0.39	66	0.33	0.41	64
Loans held-for-sale.....	0.56	0.46	71	0.15	0.40	43	0.74	0.52	69	0.20	0.39	49	0.11	0.30	42
Loans held for investment .....	79.38	61.15	90	77.78	64.43	87	79.18	61.72	90	79.30	63.50	92	78.57	63.93	89
Real estate loans secured by 1–4 family .....	11.42	11.69	52	12.83	13.18	49	12.08	11.91	50	13.19	13.29	50	14.64	13.46	54
Revolving .....	1	1.51	45	1.26	2.02	41	1.10	1.66	47	1.30	2.07	43	1.61	2.27	44
Closed-end, secured by first liens .....	10.28	9.76	58	11.39	10.62	57	10.83	9.81	56	11.68	10.69	57	12.78	10.57	64
Closed-end, secured by junior liens .....	0.14	0.21	47	0.19	0.28	50	0.15	0.22	49	0.21	0.28	52	0.25	0.31	52
Commercial real estate loans .....	45.42	22.27	93	46.28	23.11	93	45.38	22.22	93	47.09	22.23	94	43.60	21.58	93
Construction and land development .....	4.34	3.32	64	4.41	3.46	63	4.29	3.40	63	4.40	3.44	65	4.67	3.51	64
Multifamily.....	12.17	3.21	94	13.44	3.23	92	12.65	3.12	94	13.95	3.01	94	11.93	2.72	93
Nonfarm nonresidential .....	28.92	14.77	93	28.43	15.32	88	28.45	14.72	93	28.74	14.69	90	27	14.44	85
Real estate loans secured by farmland.....	0.01	0.33	33	0.03	0.35	36	0.01	0.33	32	0.02	0.36	33	0.01	0.41	35

## Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	<b>Loan Mix, Percent of Gross Loans and Leases</b>														
Real estate loans .....	71.12	57.91	70	75.89	57.83	78	71.92	57.15	75	75.85	57.46	76	74.03	56.49	73
Real estate loans secured by 1–4 family.....	14.28	19.43	34	16.46	20.44	36	15.12	19.43	34	16.59	20.75	31	18.60	21.10	37
Revolving .....	1.24	2.45	36	1.61	3.09	33	1.38	2.64	34	1.64	3.15	33	2.04	3.50	37
Closed-end.....	13.04	16.76	35	14.85	17.13	40	13.74	16.59	37	14.95	17.39	39	16.56	17.39	44
Commercial real estate loans .....	56.82	35.36	88	59.39	34.31	91	56.78	34.63	89	59.24	33.52	91	55.41	32.14	90
Construction and land development.....	5.43	5.29	55	5.66	5.12	59	5.37	5.26	56	5.53	5.09	60	5.94	5.20	57
1–4 family.....	0.74	1.05	52	1.04	0.98	61	0.77	0.93	54	0.98	0.94	61	1.23	1.02	62
Other .....	4.69	4.21	58	4.62	4	59	4.60	4.19	58	4.55	4.02	62	4.70	4.05	62
Multifamily.....	15.22	5.08	92	17.24	4.90	92	15.82	4.96	93	17.55	4.69	92	15.16	4.10	92
Nonfarm nonresidential .....	36.17	23.47	83	36.48	22.69	83	35.59	22.93	82	36.15	22.15	81	34.31	21.40	78
Owner-occupied.....	10.05	7.93	64	10.70	7.70	70	10.10	7.68	66	10.74	7.72	73	11.26	8.03	67
Other.....	26.12	15.25	91	25.79	14.76	88	25.49	14.95	89	25.41	14.34	87	23.05	13.38	86
Real estate loans secured by farmland.....	0.02	0.56	29	0.04	0.53	34	0.02	0.54	28	0.02	0.55	31	0.02	0.63	34
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.08	29	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans .....	19.53	23.16	41	14.50	20.31	33	18.89	22.17	40	14.24	19.53	34	15.71	20.32	38
Loans to individuals .....	6.69	6.02	67	7.26	6.48	64	6.54	6.13	63	7.51	7.13	64	8.26	7.36	66
Credit card loans .....	0.03	0.50	55	0.03	0.71	54	0.03	0.65	55	0.03	0.81	51	0.04	1.02	51
Agricultural loans.....	0	0.33	10	0	0.31	11	0	0.32	11	0	0.37	11	0	0.46	12
Other loans and leases.....	2.66	8.05	27	2.35	9.38	22	2.64	9.09	25	2.39	9.85	22	2	9.66	19
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	653.10	382.51	92	707.73	401.07	95	667.82	381.27	92	721.48	391.26	95	761.07	379.80	97
Real estate loans secured by 1–4 family.....	131.17	124.29	54	153.54	138.65	56	140.39	125.03	56	157.83	138.18	59	191.25	137.84	72
Revolving .....	11.43	16.14	48	15.04	21.22	46	12.81	17.42	46	15.60	21.26	46	20.98	23.33	50
Closed-end.....	119.74	106.79	60	138.50	115.78	65	127.58	106.14	60	142.23	115.20	66	170.27	112.79	78
Commercial real estate loans .....	521.78	237.40	96	553.86	240.54	98	527.26	234.65	96	563.46	229.44	98	569.65	219.72	98
Construction and land development.....	49.83	35.26	68	52.83	35.93	71	49.85	35.62	70	52.62	34.95	70	61.03	35.36	80
1–4 family.....	6.80	6.84	59	9.72	6.92	65	7.15	6.34	61	9.33	6.61	66	12.67	7.04	72
Other .....	43.03	28.01	72	43.11	27.85	72	42.70	28.16	71	43.29	27.32	75	48.36	27.26	81
Multifamily.....	139.78	34.02	93	160.80	33.54	94	146.92	32.74	95	166.96	31.04	94	155.87	27.85	94
Nonfarm nonresidential .....	332.17	157.71	94	340.23	159.79	94	330.49	155.06	94	343.89	152.10	93	352.75	147.22	96
Owner-occupied.....	92.27	52.99	81	99.76	54.16	82	93.81	52.37	82	102.20	53.07	84	115.75	54.89	88
Other .....	239.90	102.29	96	240.48	103.49	96	236.68	100.54	96	241.69	97.41	97	237	91.80	98
Real estate loans secured by farmland.....	0.16	3.50	32	0.33	3.48	38	0.16	3.44	31	0.18	3.60	32	0.17	4.02	35
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans .....	179.32	145.22	66	135.21	132.09	53	175.44	139.91	69	135.49	122.02	58	161.55	128.82	66
Loans to individuals .....	61.41	35.91	74	67.66	40.80	69	60.75	37.47	72	71.48	43.51	70	84.97	42.67	79
Credit card loans .....	0.26	2.59	56	0.25	3.94	55	0.25	3.30	56	0.26	4.34	52	0.43	5.31	51
Agricultural loans.....	0	1.94	10	0	1.90	11	0	1.88	11	0	2.18	11	0	2.72	12
Other loans and leases.....	24.45	47.52	36	21.96	54.71	27	24.54	49.54	31	22.76	52.44	29	20.51	51.79	27
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	47.23	27.81	91	49.18	27.16	95	47.12	27.32	92	49.05	26.45	95	44.86	24.79	92
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	433.72	185.94	95	458.68	188.67	97	437.58	183.76	96	466.59	178.57	97	461.20	167.93	98
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	525.99	243.39	96	558.44	248.20	98	531.39	240.85	96	568.79	236.10	98	576.96	225.98	98

## Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	3.67	11.92	11	2.45	7.73	20	3.04	11.17	12	1.13	7.63	10	0.98	7.80	7
Liquid assets .....	11.18	27.16	8	12.10	22.73	16	11.08	26.22	10	9.86	22.44	10	10.69	22.72	9
Investment securities .....	8.60	18.78	12	10.52	16.91	20	8.71	17.85	13	10.53	16.99	19	11.98	17.27	27
Net loans and leases .....	79.11	60.99	91	77.21	64.23	89	79.09	61.58	92	79.07	63.77	91	78.21	63.98	89
Net loans, leases and standby letters of credit .....	79.83	61.79	91	78	65.22	88	79.81	62.48	93	79.86	64.84	92	79.13	65.07	89
Core deposits .....	70.83	73.69	29	61.52	64.18	30	67.73	70.67	31	62.54	63.09	35	63.15	62.13	42
Noncore funding .....	15.41	11.95	76	24.44	19.78	70	18.24	14.13	72	24.02	19.36	68	24.52	21.34	65
Time deposits of \$250K or more .....	2.85	1.96	73	3.92	2.95	70	3.25	2.11	74	4.41	2.94	75	3.52	2.89	68
Foreign deposits .....	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos .....	1.18	1.22	64	2.39	1.77	71	1.10	1.47	56	1.34	1.94	57	1.37	1.97	56
Secured federal funds purchased .....	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold) .....	1.18	0.60	73	2.39	0.97	83	1.10	0.54	68	1.34	0.48	72	1.37	0.54	70
Commercial paper .....	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less .....	3.41	1.11	86	4.10	3.69	62	3.82	1.24	87	2.83	3.01	52	6.24	3.67	78
Earning assets that reprice within 1 year .....	12.30	38.67	0	12.24	39.59	0	11.63	39.38	0	12.93	39.29	1	14.90	40.29	3
Interest-bearing liabilities that reprice within 1 year .....	11.21	7.73	81	19.22	10.23	84	14.15	8.20	84	22.77	10.19	88	16.51	10.01	82
Long-term debt that reprices within 1 year .....	0	0.28	30	0	0.79	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year .....	1.09	29.49	4	-6.98	27.26	4	-2.51	29.11	2	-9.84	26.63	2	-1.61	27.38	5
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	13.43	-0.51	85	25.24	14.37	82	17.39	3.20	83	25.72	14.45	80	26.21	16.62	76
Net short-term noncore funding dependence .....	10.28	-6.88	90	18.57	4.94	86	14.15	-4.76	92	19.80	3.38	90	19.97	4.66	88
Short-term investment / Short-term noncore funding .....	29.05	246.74	7	13.15	77.70	11	19.74	184.19	6	6.04	77.77	3	5.18	66.46	5
Liquid assets - short-term noncore funding / Nonliquid assets .....	-1.66	30.67	7	-7.43	16.50	8	-4.87	28.18	8	-9.86	16.97	6	-9.21	16.04	9
Net loans and leases / Total deposits .....	99.97	76.22	91	104.09	88.34	88	100.76	79.43	89	101.47	90.31	82	101.90	90.08	85
Net loans and leases / Core deposits .....	111.69	83.77	86	125.50	101.46	85	116.77	88.34	85	126.43	103.93	82	123.85	105	83
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	0.68	0.62	63	2.18	1.57	70	1.70	1.57	59	0.76	0.72	62	-1.46	-0.82	23
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	0.96	1.31	49	1.46	3.85	23	1.43	4.31	12	0.27	1.36	24	-2.05	-1.98	49
Structured notes appreciation (depreciation) / Tier 1 capital .....	0			-0.04			0.02			0			-0.05		
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	67.54	12.84	95	56.29	12.92	95	61.35	11.38	94	59.23	12.67	96	54.17	16.19	94
Available-for-sale securities .....	31.53	85.49	3	42.51	85.17	4	37.82	87.23	5	39.72	85.40	3	45.83	81.88	5
U.S. Treasury securities .....	3.37	5.10	66	4.64	5.04	68	3.37	4.72	68	4.80	6.15	61	4.92	6.99	58
US agency securities (excluding mortgage-backed securities) .....	0.84	4.35	38	0.83	3.36	44	0.91	4.01	39	0.93	3.49	45	1.18	4.02	49
Municipal securities .....	14.88	9.71	72	15.61	8.69	74	15.53	9.83	73	17.01	7.75	79	20.50	9.16	80
Mortgage-backed securities .....	75.29	66.67	61	74.43	68.40	53	74.55	66.64	59	72.89	67.43	51	70.63	65.45	53
Asset-backed securities .....	0	1.97	25	0	1.67	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities .....	4.69	3.05	72	3.28	2.67	73	4.80	3.01	74	3.33	2.94	70	2.77	2.79	66
Mutual funds and equity securities .....	0.93	0.36	81	1.21	0.35	86	0.83	0.35	78	1.05	0.40	81	0	0.42	11
Debt securities 1 year or less .....	4.52	9.29	36	5.83	10.98	39	4.69	10.55	29	6.23	11.86	40	3.54	11.91	22
Debt securities 1 to 5 years .....	16.10	16.09	55	19.09	17.72	59	18.48	17.03	57	20.71	17.94	61	25.76	19.18	69
Debt securities over 5 years .....	78.45	72.48	51	73.87	67.50	47	75.98	69.86	55	72.01	66.02	46	70.69	64.73	47
Pledged securities .....	61.03	33.48	85	58.98	36.65	77	59.47	35.67	77	58.77	30.57	85	62.48	33.30	85
Structured notes, fair value .....	0	0.05	42	0	0.04	41	0	0.02	42	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	57.86	156.41	34	197.93	53.90	87	191.63	183.32	63	35.82	26.69	66	41.03	6.77	88
Investment securities .....	-14	31.91	5	8.40	9.51	56	-10.20	23.62	8	3.31	11.75	40	14.42	9.42	70
Core deposits .....	21.20	29.18	25	16.42	12	70	17.64	26.88	20	16.42	11.23	72	24.76	7.29	90
Noncore funding .....	-33.66	-25.09	44	22.30	16.35	68	-17.51	-12.18	45	15.16	6.59	69	60.86	10.67	94

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....			7,394,493	7,208,367	6,665,868
Commit: Secured commercial real estate loans .....	2,209,757	1,933,889	1,985,999	2,026,500	2,034,316
Commit: Unsecured real estate loans .....	95,182	94,740	94,439	94,826	21,838
Credit card lines (reported semiannually, June/Dec) .....	0		68,735	44,527	66,229
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	294,748	309,374	293,900	296,035	295,104
Commercial and similar letters of credit .....	968	21,773	1,663	2,887	3,100
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	26,645	16,668	31,673	16,738	42,486
Credit derivatives - notional amount (holding company as beneficiary) .....	188,898	134,781	189,424	136,150	66,931
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	215,543	151,449	189,424	152,888	109,416
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	206,793	174,060	155,627	68,492	58,897
Written options contracts (interest rate) .....	319,585	299,570	187,846	84,212	46,350
Purchased options contracts (interest rate) .....	14,405	93,515	21,988	9,943	20,113
Interest rate swaps .....	10,328,816	7,318,986	9,945,583	5,279,916	4,065,774
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	52,528	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

Percent of Total Assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec) .....					18.17	22.01	43	19.25	23.52	43	20.92	24.05	50		
Standby letters of credit .....	0.72	0.67	67	0.79	0.78	63	0.72	0.71	66	0.79	0.84	60	0.93	0.92	65
Commercial and similar letters of credit .....	0	0.02	49	0.06	0.02	83	0	0.02	52	0.01	0.02	57	0.01	0.02	55
Securities lent .....	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor) .....	0.06	0.28	58	0.04	0.41	58	0.08	0.35	58	0.04	0.42	58	0.13	0.52	63
Credit derivatives - notional amount (holding company as beneficiary) .....	0.46	0.18	81	0.34	0.33	77	0.47	0.30	79	0.36	0.52	77	0.21	0.75	76
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.17	34	0	0.23	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0.52	0.16	82	0.39	0.38	82	0.47	0.30	81	0.41	0.45	81	0.34	0.69	83
Derivative contracts .....	26.52	42.67	63	20.16	54.47	46	25.34	48.62	57	14.53	68.47	38	13.15	65.81	40
Interest rate contracts .....	26.40	30.32	66	20.16	40.32	48	25.34	34.36	60	14.53	47.31	41	13.15	43.84	42
Interest rate futures and forward contracts .....	0.50	4.59	52	0.44	11.14	42	0.38	6.21	39	0.18	10.67	34	0.18	11.40	41
Written options contracts (interest rate) .....	0.78	2	51	0.77	2.54	43	0.46	2.18	40	0.22	2.47	35	0.15	2.16	30
Purchased options contracts (interest rate) .....	0.03	1.45	48	0.24	1.56	55	0.05	1.46	46	0.03	2.65	47	0.06	2.32	52
Interest rate swaps .....	25.08	20.33	70	18.71	23.70	54	24.44	20.83	68	14.10	28.86	47	12.76	26.74	47
Foreign exchange contracts .....	0.13	6.19	64	0	6.58	22	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts .....	0	3.83	26	0	4.16	23	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange) .....	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange) .....	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps .....	0.13	0.71	80	0	0.85	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts .....	0	0.80	33	0	1.75	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts .....	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other) .....	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other) .....	0	0.18	38	0	0.42	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps .....	0	0.27	37	0	0.31	35	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....					23.27	42.82	24	27.48	45.53	34	28.57	44.93	37		

**Derivative Instruments**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	10,922,127	7,886,131	10,311,044	5,442,563	4,191,134
Interest rate contracts .....	10,869,599	7,886,131	10,311,044	5,442,563	4,191,134
Foreign exchange contracts.....	52,528	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	206,793	174,060	155,627	68,492	58,897
Written options .....	319,585	299,570	187,846	84,212	46,350
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	319,585	299,570	187,846	84,212	46,350
Purchased options .....	14,405	93,515	21,988	9,943	20,113
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	14,405	93,515	21,988	9,943	20,113
Swaps .....	10,381,344	7,318,986	9,945,583	5,279,916	4,065,774
Held for trading.....	9,159,640	6,617,351	8,668,461	4,959,634	3,657,048
Interest rate contracts .....	9,107,112	6,617,351	8,668,461	4,959,634	3,657,048
Foreign exchange contracts.....	52,528	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	1,762,487	1,268,780	1,642,583	482,929	534,086
Interest rate contracts .....	1,762,487	1,268,780	1,642,583	482,929	534,086
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	10,530,327	7,582,335	10,033,791	5,377,560	4,151,713
One year or less .....	1,419,868	356,223	824,352	340,666	185,866
Over 1 year to 5 years .....	1,627,001	2,202,956	2,020,460	1,298,208	963,826
Over 5 years .....	7,483,458	5,023,156	7,188,979	3,738,686	3,002,021
Gross negative fair value (absolute value) .....	113,160	274,750	167,610	68,643	23,342
Gross positive fair value.....	249,985	436,981	400,418	158,767	48,990
Held for trading.....	248,308	434,573	398,725	157,753	48,487
Non-traded.....	1,677	2,408	1,693	1,014	503
Current credit exposure on risk-based capital derivative contracts .....	140,355	280,086	236,074	116,614	27,550
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	99.52	94.52	40	100	94.85	79	100	94.10	77	100	93.44	80	100	92.91	80
Foreign exchange contracts .....	0.48	3.16	64	0	3.08	22	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts .....	0	1.04	33	0	1.10	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards .....	1.89	12.82	34	2.21	13.53	27	1.51	14.05	24	1.26	13.49	25	1.41	12.78	26
Written options .....	2.93	8.11	39	3.80	7.86	41	1.82	8.18	31	1.55	5.91	36	1.11	6.60	27
Exchange-traded .....	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter .....	2.93	7.80	40	3.80	7.35	43	1.82	7.73	32	1.55	5.10	38	1.11	5.49	31
Purchased options .....	0.13	3.58	43	1.19	3.47	51	0.21	3.42	41	0.18	4.42	42	0.48	4.19	46
Exchange-traded .....	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter .....	0.13	3.15	46	1.19	2.77	54	0.21	2.86	46	0.18	3.35	45	0.48	3.20	52
Swaps .....	95.05	69.64	75	92.81	69.06	73	96.46	68.76	82	97.01	69.75	79	97.01	70.34	77
Held for trading .....	83.86	42.14	71	83.91	45.49	71	84.07	43.53	71	91.13	44.16	74	87.26	46.31	68
Interest rate contracts .....	83.38	36.29	81	83.91	38.85	82	84.07	36.62	82	91.13	37.24	87	87.26	38.40	82
Foreign exchange contracts .....	0.48	1.47	75	0	1.52	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts .....	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded .....	16.14	57.86	28	16.09	54.51	28	15.93	56.47	28	8.87	55.84	25	12.74	53.69	31
Interest rate contracts .....	16.14	54.11	28	16.09	52.13	29	15.93	53.82	28	8.87	52.22	26	12.74	50.60	33
Foreign exchange contracts .....	0	0.45	33	0	0.31	33	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts .....	0	0.12	37	0	0.08	38	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less) .....	96.41	90.92	50	96.15	91.11	53	97.31	91.48	57	98.81	93.86	61	99.06	94.47	64
One year or less .....	13	26.80	44	4.52	31.34	17	7.99	32.05	31	6.26	32.17	26	4.43	32.51	21
Over 1 year to 5 years .....	14.90	28.69	31	27.93	27.94	54	19.60	27.06	42	23.85	30.45	46	23	31.16	35
Over 5 years .....	68.52	30.03	88	63.70	31.18	85	69.72	29.56	87	68.69	28.09	87	71.63	28.71	89
Gross negative fair value (absolute value) .....	1.04	1.21	50	3.48	1.98	78	1.63	1.55	60	1.26	0.83	75	0.56	0.72	41
Gross positive fair value .....	2.29	1.70	80	5.54	2.69	92	3.88	2.23	88	2.92	1.19	94	1.17	0.85	77
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.03	0.05	63	0.09	0.11	70	0.05	0.07	66	0.02	0.06	65	0.01	0.06	44
Gross positive fair value (X) .....	0.08	0.07	71	0.14	0.13	69	0.12	0.09	75	0.05	0.07	70	0.02	0.06	59
Held for trading (X) .....	0.08	0.05	78	0.14	0.10	76	0.12	0.07	81	0.05	0.06	76	0.02	0.05	70
Non-traded (X) .....	0	0.01	18	0	0.02	21	0	0.02	17	0	0.01	24	0	0.01	14
Current credit exposure (X) .....	0.04	0.05	60	0.09	0.09	62	0.07	0.06	62	0.04	0.05	66	0.01	0.04	55
Credit losses on derivative contracts .....	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.46	0.61	56	0.92	1.16	59	0.78	0.85	57	0.40	0.73	60	0.11	0.53	49

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	340,243	161,759	161,759	151,859	120,856
Gross losses .....	8,800	6,305	45,289	22,215	8,063
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	2,745	1,506	7,320	6,306	7,405
Net losses .....	6,055	4,799	37,969	15,909	658
Provision for loan and lease losses .....	8,692	33,851	123,922	25,809	31,661
Adjustments .....	0	92,531	92,531	0	0
Ending balance .....	342,880	283,342	340,243	161,759	151,859
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	0.09	-0.11	83	0.36	0.87	22	0.31	0.51	24	0.08	0.15	32	0.10	0.14	43
Provision for loan and lease losses / Average loans and leases .....	0.11	-0.20	82	0.45	1.41	16	0.39	0.82	20	0.10	0.24	30	0.14	0.24	36
Provision for loan and lease losses / Net loan and lease losses .....	143.55	-168.35	81	705.38	730.69	63	326.38	487.86	49	162.23	130.58	75	4,811.70	134.68	99
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.05	1.49	22	0.93	1.32	20	1.06	1.58	19	0.54	0.83	24	0.61	0.90	24
Allowance for loan and lease losses / Total loans and leases .....	1.04	1.47	23	0.93	1.30	20	1.05	1.55	20	0.54	0.81	25	0.61	0.89	24
Allowance for loan and lease losses / Net loans and leases losses (X) .....	14.16	18.09	62	14.76	10.10	76	8.96	11.58	58	10.17	8.03	73	230.79	7.54	99
Allowance for loan and lease losses / Nonaccrual assets .....	167.96	291.29	27	137.24	310.68	21	182.83	299.17	30	96.21	218.72	22	102.13	214.03	21
ALLL / 90+ days past due + nonaccrual loans and leases .....	163.73	246.27	33	133	221.69	26	171.13	244.34	36	92.18	151.73	32	96.94	160.51	33
Gross loan and lease losses / Average loans and leases .....	0.11	0.24	32	0.08	0.34	22	0.14	0.34	30	0.08	0.28	22	0.03	0.30	9
Recoveries / Average loans and leases .....	0.03	0.08	31	0.02	0.07	20	0.02	0.07	19	0.02	0.08	20	0.03	0.09	21
Net losses / Average loans and leases .....	0.07	0.16	38	0.06	0.27	26	0.12	0.27	36	0.06	0.21	28	0	0.22	9
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	46	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses .....	6.06	7.39	47	6.78	8.09	52	32.95	33.98	58	78.21	36.22	90	66.87	41.30	84
Earnings coverage of net loan and lease losses (X) .....	27.04	25.70	67	31.30	17.23	79	17.22	22.91	59	30.34	24.40	71	549.17	21.75	97
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	0	0.03	50	0.01	0.01	47	0	0.04	17	0	0.01	29	0	0.02	33
Real estate loans secured by 1–4 family .....	0	-0.01	48	0.03	0.01	69	0	0.01	42	0	0.01	47	0	0.01	26
Revolving .....	0	-0.03	51	0.07	0	74	0.01	0.01	65	0	0.02	51	-0.02	0.03	19
Closed-end .....	0	-0.01	50	0.02	0.01	75	0	0	41	0	0	53	0	0.01	37
Commercial real estate loans .....	0.01	0.05	53	0	0.01	31	0	0.07	7	-0.01	0.01	21	0	0.01	42
Construction and land development .....	0	0	38	0	-0.01	39	-0.03	0	22	0	-0.01	60	0	-0.03	70
1–4 family .....	0	0	17	0	0	60	0	0	18	0	0	55	0	-0.01	63
Other .....	0	0	57	0	-0.01	35	-0.02	0	19	0	-0.01	61	0	-0.02	68
Multifamily .....	0	0	12	0	0	14	0	0	24	0	0	30	0	0	38
Nonfarm nonresidential .....	0.01	0.07	56	0	0.02	54	0	0.11	7	-0.01	0.02	16	0	0.02	28
Owner-occupied .....	0.01	0.01	78	0	0.01	62	0	0.02	11	0	0.01	57	0	0.01	45
Other .....	0	0.06	26	0	0.01	26	0	0.08	15	-0.01	0.01	9	0	0.01	28
Real estate loans secured by farmland .....	0	0	57	0	0.01	51	0	0.02	46	0	0.01	48	0	0	50
Commercial and industrial loans .....	0.32	0.20	69	0.18	0.48	40	0.47	0.47	60	0.23	0.37	41	-0.07	0.31	3
Loans to individuals .....	0.04	1.06	3	0.31	1.43	11	0.28	1.13	18	0.27	1.17	18	0.14	1.16	11
Credit card loans .....	1.03	2.41	24	4.37	3.52	69	3.38	2.92	58	3.67	3.11	62	0.16	2.92	12
Agricultural loans .....	0	0.02	0	0	0.11	0	0	0.19	0	0	0.08	0	0	0.15	0
Loans to foreign governments and institutions .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases .....	0.16	0.09	76	0.43	0.15	82	0.42	0.15	86	0.15	0.15	65	0.13	0.14	65

**Past Due and Nonaccrual Assets**

Dollar Amount in Thousands	03/31/2021	03/31/2020		12/31/2020		12/31/2019		12/31/2018							
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....	47,379		152,289		85,464		70,987		68,967						
90+ days past due loans and leases .....	5,404		7,101		13,541		7,364		7,950						
Nonaccrual loans and leases .....	204,010		205,931		185,282		168,123		148,697						
Total past due and nonaccrual loans and leases .....	256,793		365,321		284,287		246,474		225,614						
Restructured 30–89 days past due .....	0		4		458		6,114		721						
Restructured 90+ days past due .....	0		0		0		0		0						
Restructured nonaccrual .....	103,247		116,234		103,527		87,733		73,884						
Total restructured loans and leases .....	103,247		116,238		103,985		93,847		74,605						
30–89 days past due loans held for sale .....	0		0		0		0		0						
90+ days past due loans held for sale .....	0		0		0		0		0						
Nonaccrual loans held for sale .....	0		0		0		0		0						
Total past due and nonaccrual loans held for sale .....	0		0		0		0		0						
Restructured loans and leases in compliance .....	89,724		83,646		79,639		119,801		114,084						
Other real estate owned .....	4,521		10,198		5,118		9,414		9,491						
<b>Other Assets</b>															
30–89 days past due .....	0		0		0		0		0						
90+ days past due .....	0		0		0		0		0						
Nonaccrual .....	129		531		815		0		0						
Total other assets past due and nonaccrual .....	129		531		815		0		0						
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases .....	0.14	0.33	23	0.50	0.52	52	0.26	0.39	38	0.24	0.43	28	0.28	0.44	32
90+ days past due loans and leases .....	0.02	0.11	41	0.02	0.12	45	0.04	0.12	50	0.02	0.15	38	0.03	0.17	38
Nonaccrual loans and leases .....	0.62	0.65	55	0.68	0.57	67	0.57	0.66	48	0.56	0.51	61	0.59	0.54	62
90+ days past due and nonaccrual loans and leases .....	0.64	0.82	46	0.70	0.75	53	0.61	0.85	38	0.59	0.71	49	0.62	0.75	47
30–89 days past due restructured .....	0	0.01	20	0	0.01	26	0	0.01	42	0.02	0.01	72	0	0.02	42
90+ days past due restructured .....	0	0	30	0	0.01	29	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured .....	0.31	0.13	87	0.38	0.14	91	0.32	0.13	87	0.29	0.14	85	0.29	0.16	81
30–89 days past due loans held for sale .....	0	0	41	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale .....	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale .....	0	0	39	0	0	39	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.14	0.33	23	0.50	0.52	52	0.26	0.40	38	0.24	0.43	28	0.28	0.44	32
90+ days past due assets .....	0.02	0.11	41	0.02	0.12	44	0.04	0.12	50	0.02	0.15	37	0.03	0.18	36
Nonaccrual assets .....	0.62	0.66	54	0.68	0.58	66	0.57	0.67	48	0.56	0.53	60	0.59	0.57	60
30+ days past due and nonaccrual assets .....	0.78	1.18	35	1.20	1.32	50	0.88	1.29	35	0.83	1.19	38	0.90	1.26	39
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.51	0.50	61	0.55	0.48	65	0.49	0.52	53	0.47	0.44	61	0.49	0.48	61
90+ days past due and nonaccrual assets + other real estate owned .....	0.52	0.53	57	0.57	0.51	61	0.50	0.55	50	0.49	0.48	57	0.52	0.52	55
<b>Restructured and Nonaccrual Loans and Leases</b>															
<b>+ OREO as Percent of:</b>															
Total assets .....	0.72	0.58	70	0.77	0.57	70	0.66	0.60	62	0.81	0.53	78	0.86	0.60	75
Allowance for loan and lease losses .....	86.99	69.27	73	105.80	74.58	80	79.50	66.66	72	187.60	115.41	84	179.77	118.28	80
Equity capital + allowance for loan and lease losses .....	5.96	5.03	67	6.37	4.68	75	5.48	4.97	62	6.68	4.28	77	7.79	4.79	82
Tier 1 capital + allowance for loan and lease losses .....	8.22	5.96	74	9.08	5.89	81	7.63	6.05	68	9.69	5.65	86	11.19	6.16	88
Loans and leases + other real estate owned .....	0.91	0.97	50	0.98	0.91	57	0.83	0.97	44	1.02	0.85	66	1.09	0.96	62

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due.....	0.15	0.31	28	0.50	0.48	62	0.28	0.39	44	0.18	0.38	24	0.21	0.42	24
	90+ days past due .....	0.01	0.13	43	0.01	0.12	47	0.02	0.16	50	0.01	0.16	42	0.01	0.22	32
	Nonaccrual.....	0.40	0.76	26	0.32	0.54	29	0.33	0.76	22	0.31	0.46	40	0.25	0.57	23
Commercial and industrial	30–89 days past due.....	0.08	0.22	31	0.31	0.36	54	0.11	0.23	36	0.24	0.31	48	0.44	0.30	76
	90+ days past due .....	0.04	0.02	80	0.09	0.03	85	0.15	0.03	92	0.10	0.05	76	0.16	0.05	86
	Nonaccrual.....	1.64	0.69	88	2.95	0.90	94	1.69	0.75	89	2.28	0.83	93	2.51	0.76	94
Individuals	30–89 days past due.....	0.26	0.53	32	0.84	0.84	46	0.50	0.83	32	0.67	0.83	39	0.49	0.84	30
	90+ days past due .....	0.02	0.11	47	0.05	0.15	52	0.01	0.14	43	0.03	0.17	43	0.02	0.16	39
	Nonaccrual.....	0.04	0.22	35	0.01	0.19	27	0.04	0.28	30	0.02	0.17	31	0.02	0.23	21
Depository institution loans	30–89 days past due.....		0.01			0.01			0			0			0	
	90+ days past due .....		0			0			0			0			0	
	Nonaccrual.....		0			0			0			0			0	
Agricultural	30–89 days past due.....		0.17			0.35			0.17			0.24			0.17	
	90+ days past due .....		0			0.02			0			0			0	
	Nonaccrual.....		0.44			0.76			0.49			0.67			0.75	
Foreign governments	30–89 days past due.....		0.03			10.34			0			0.07			0.01	
	90+ days past due .....		0			0			0			0			0	
	Nonaccrual.....		0.04			0.05			0.09			0.03			0.06	
Other loans and leases	30–89 days past due.....	0.04	0.13	52	0.51	0.26	78	0.23	0.18	71	0.57	0.20	83	0.35	0.17	79
	90+ days past due .....	0	0.01	34	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....	0.40	0.15	80	0.31	0.13	82	0.32	0.15	78	0.27	0.13	78	0.76	0.14	90

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.41	0.47	53	1.02	0.73	79	0.60	0.65	61	0.61	0.67	59	0.50	0.71	43
	90+ days past due .....	0.05	0.28	57	0.04	0.24	55	0.06	0.33	58	0.04	0.31	51	0.03	0.46	37
	Nonaccrual .....	0.85	0.88	58	0.57	0.79	42	0.63	0.89	44	0.55	0.73	46	0.54	0.86	37
Revolving	30–89 days past due .....	0.18	0.31	36	0.66	0.50	66	0.28	0.48	36	0.38	0.45	44	0.22	0.50	25
	90+ days past due .....	0	0.03	32	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual .....	1.48	1.31	73	0.90	1.07	60	1.03	1.13	65	0.70	1	56	0.75	1.17	58
Closed-end	30–89 days past due .....	0.43	0.48	53	1.06	0.76	76	0.63	0.65	61	0.63	0.70	58	0.54	0.75	43
	90+ days past due .....	0.06	0.31	58	0.04	0.27	58	0.07	0.38	59	0.05	0.35	52	0.03	0.53	39
	Nonaccrual .....	0.79	0.85	56	0.53	0.77	41	0.59	0.87	40	0.53	0.70	47	0.51	0.84	36
Junior lien	30–89 days past due .....	0	0.01	32	0.01	0.02	33	0	0.02	36	0.01	0.02	40	0.01	0.03	29
	90+ days past due .....	0	0	35	0	0	32	0	0	32	0	0	29	0	0	24
	Nonaccrual .....	0.01	0.05	23	0	0.05	20	0.01	0.04	24	0.01	0.04	27	0.01	0.06	26
Commercial real estate	30–89 days past due .....	0.09	0.22	35	0.36	0.28	68	0.20	0.26	56	0.07	0.18	31	0.12	0.17	41
	90+ days past due .....	0	0.02	24	0	0.01	50	0.01	0.02	60	0	0.03	47	0	0.03	40
	Nonaccrual .....	0.29	0.62	30	0.25	0.32	52	0.25	0.62	26	0.24	0.23	62	0.15	0.28	33
Construction and development	30–89 days past due .....	0	0.22	15	0.42	0.32	67	0.02	0.28	30	0.20	0.28	59	0.19	0.21	58
	90+ days past due .....	0	0.01	35	0	0.01	32	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual .....	0	0.50	24	0.17	0.24	60	0	0.41	25	0.18	0.20	68	0.09	0.19	48
1–4 family	30–89 days past due .....	0	0.03	30	0	0.06	24	0	0.03	28	0.08	0.06	72	0.19	0.06	82
	90+ days past due .....	0	0	44	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual .....	0	0.02	29	0	0.03	60	0	0.03	27	0	0.02	62	0.01	0.02	60
Other	30–89 days past due .....	0	0.16	17	0.42	0.24	78	0.02	0.22	37	0.12	0.20	61	0	0.13	14
	90+ days past due .....	0	0	38	0	0.01	36	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual .....	0	0.43	24	0.17	0.18	64	0	0.35	27	0.17	0.17	71	0.08	0.15	53
Multifamily	30–89 days past due .....	0.02	0.08	61	0	0.10	47	0.24	0.09	80	0	0.08	19	0.03	0.10	53
	90+ days past due .....	0	0	45	0	0	45	0	0	45	0.01	0	86	0	0.01	39
	Nonaccrual .....	0.22	0.13	77	0.02	0.06	49	0.05	0.11	52	0.02	0.05	49	0	0.08	23
Nonfarm non-residential	30–89 days past due .....	0.13	0.20	46	0.52	0.27	80	0.21	0.23	60	0.08	0.14	36	0.14	0.17	46
	90+ days past due .....	0	0.02	27	0	0.02	57	0.01	0.02	67	0	0.03	48	0	0.03	44
	Nonaccrual .....	0.36	0.78	30	0.36	0.37	56	0.38	0.80	32	0.36	0.28	69	0.22	0.30	46
Owner Occupied	30–89 days past due .....	0	0.06	22	0.27	0.11	89	0.02	0.07	34	0.02	0.07	23	0.09	0.09	52
	90+ days past due .....	0	0	33	0	0.01	33	0.01	0	80	0	0.01	26	0	0.01	50
	Nonaccrual .....	0.21	0.32	44	0.21	0.20	57	0.23	0.27	45	0.22	0.16	66	0.18	0.17	62
Other	30–89 days past due .....	0.13	0.12	62	0.25	0.14	75	0.19	0.14	70	0.06	0.07	56	0.05	0.07	57
	90+ days past due .....	0	0.01	34	0	0.01	73	0	0.01	33	0	0.01	61	0	0.01	31
	Nonaccrual .....	0.15	0.40	33	0.16	0.16	60	0.15	0.44	34	0.13	0.10	66	0.04	0.13	39
Farmland	30–89 days past due .....	0	0.13	30	0	0.32	21	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due .....	0	0.01	45	0	0.01	42	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual .....	0.39	1.14	53	0.27	1.10	46	0.42	1.13	50	0.54	0.84	54	0.89	1.23	60
Credit card	30–89 days past due .....	1	0.75	68	1.18	1.31	40	0.85	0.95	38	0.97	1.19	27	0.57	1.22	21
	90+ days past due .....	0.28	0.56	40	0	0.83	14	0.22	0.63	31	0.28	0.78	33	0.23	0.73	33
	Nonaccrual .....	0	0.10	37	0	0.09	35	0	0.05	37	0.12	0.11	74	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020		12/31/2020		12/31/2019		12/31/2018							
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	3,794,333	3,765,449		3,778,989		3,763,152		2,910,552							
Retained earnings .....	717,222	486,030		655,256		443,559		299,642							
Accumulated other comprehensive income (AOCI) .....	-17,005	-6,566		-7,718		-32,214		-69,431							
Common equity tier 1 minority interest .....	0	0		0		0		0							
Common equity tier 1 capital before adjustments/deductions .....	4,494,550	4,244,913		4,426,527		4,174,497		3,140,763							
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	1,428,608	1,434,696		1,431,581		1,439,687		1,138,324							
Accumulated other comprehensive income-related adjustments .....	-17,006	-6,565		-7,718		-32,214		-69,432							
Other deductions from common equity tier 1 capital .....	11,358	12,203		11,579		12,500		0							
Subtotal: .....	3,071,590	2,804,579		2,991,085		2,754,524		2,071,871							
Adjustments and deductions for common equity tier 1 capital .....	0	0		0		0		0							
Common equity tier 1 capital .....	3,071,590	2,804,579		2,991,085		2,754,524		2,071,871							
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	215,000	215,000		215,000		215,000		215,000							
Non-qualifying capital instruments .....	0	0		0		0		0							
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0		0		0		0							
Additional tier 1 capital before deductions .....	215,000	215,000		215,000		215,000		215,000							
Less: Additional tier 1 capital deductions .....	159	159		159		994		195							
Additional tier 1 capital .....	214,841	214,841		214,841		214,006		214,805							
<b>Tier 1 Capital</b> .....	3,286,431	3,019,420		3,205,926		2,968,530		2,286,676							
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	305,000	235,000		305,000		235,000		285,000							
Non-qualifying capital instruments .....	59,000	59,000		59,000		59,000		59,000							
Total capital minority interest not included in tier 1 capital .....	0	0		0		0		0							
Allowance for loan and lease losses in tier 2 capital .....	237,398	185,465		232,297		164,604		156,295							
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....								0							
Tier 2 capital before deductions .....	601,398	479,465		596,297		458,604		500,295							
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0		0		0		0							
Tier 2 capital .....	601,398	479,465		596,297		458,604		500,295							
Exited advanced approach tier 2 capital .....															
Total capital .....	3,887,829	3,498,885		3,802,223		3,427,134		2,786,971							
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	40,663,974	38,042,795		41,202,529		35,303,314		31,328,729							
Less: Deductions from common equity tier 1 capital .....	1,440,125	1,447,058		1,443,319		1,453,181		1,138,519							
Less: Other deductions .....	-36,823	-34,135		-37,102		-34,307		-31,841							
Total assets for leverage ratio .....	39,260,672	36,629,872		39,796,312		33,884,440		30,222,051							
Total risk-weighted assets .....	30,469,825	30,351,168		30,086,398		29,244,641		24,576,959							
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	10.08	12.54	11	9.24	11.59	9	9.94	12.35	12	9.42	12.11	8	8.43	12.09	1
Common equity tier 1 capital, column B .....	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A .....	10.79	13.31	7	9.95	12.25	10	10.66	13.08	11	10.15	12.78	10	9.30	12.85	1
Tier 1 capital, column B .....	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A .....	12.76	15.37	6	11.53	14.01	4	12.64	15.23	10	11.72	14.36	4	11.34	14.45	2
Total capital, column B .....	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage .....	8.37	9.15	29	8.24	9.43	15	8.06	9.13	17	8.76	9.76	22	7.57	9.71	5
Supplementary leverage ratio, advanced approaches HCs .....		7.94			7.28			8.72			7.41			7.31	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		0			0			0			0			0			
Total property and casualty assets .....		0			0			0			0			0			
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		0			0			0			0			0			
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....		0			0			0			0			0			
Total insurance underwriting equity .....		0			0			0			0			0			
Total property and casualty equity .....		0			0			0			0			0			
Total life and health equity .....		0			0			0			0			0			
Total insurance underwriting net income .....		0			0			0			0			0			
Total property and casualty .....		0			0			0			0			0			
Total life and health .....		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C) .....		0			0			0			0			0			
Unearned premiums (P/C) .....		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H) .....		0			0			0			0			0			
Separate account liabilities (L/H) .....		0			0			0			0			0			
Insurance activities revenue .....		1,558			1,951			7,398			10,409			15,213		-20.14	-66.91
Other insurance activities income .....		1,558			1,951			7,398			10,409			15,213		-20.14	-66.91
Insurance and reinsurance underwriting income .....		0			0			0			0			0			
Premiums .....		0			0			0			0			0			
Credit related insurance underwriting .....		0			0			0			0			0			
Other insurance underwriting .....		0			0			0			0			0			
Insurance benefits, losses, expenses .....		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries .....		0			0			0			0			0			
Life insurance assets .....		535,620			542,127			535,209			540,169			439,602		-1.20	37.51

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	54.39			56.62			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	45.61			43.38			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets .....	12.21			10.89			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income .....	0.48	0.38	72	0.63	0.40	78	0.57	0.41	75	0.93	0.47	81	1.52	0.47	86			
Premium income / Insurance activities revenue .....	0	2.23	43	0	2.84	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income .....	33.33			45.10			38.23			34.91			44.54					
Other premium income / Total premium income .....	66.67			54.90			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income .....	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C) .....	22.15			9.66			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H) .....	3.56			-116.81			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums .....	1,367.96			1,046.57			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	14.76	11	64	16.41	11.59	67	15.09	11.03	64	17.26	11.51	73	18.03	10.22	79			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....	0	0.50	37	0	0.78	36	0	0.75	37	0	1.39	34	0	1.79	34			
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0			0			0			0			0					

## Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020		12/31/2020		12/31/2019		12/31/2018							
<b>Foreign Activities</b>															
Total foreign loans and leases .....	5,922		7,464		6,955		8,706		7,793						
Real estate loans.....	4,230		4,912		4,405		6,786		6,203						
Commercial and industrial loans .....	1,692		2,552		2,550		1,920		1,590						
Loans to depository institutions and other banks acceptances .....	0		0		0		0		0						
Loans to foreign governments and institutions .....	0		0		0		0		0						
Loans to individuals .....	0		0		0		0		0						
Agricultural loans.....	0		0		0		0		0						
Other foreign loans.....	0		0		0		0		0						
Lease financing receivables.....	0		0		0		0		0						
Debt securities .....	17,750		24,750		19,750		19,250		18,250						
Interest-bearing bank balances .....	0		0		0		0		0						
Total selected foreign assets .....	23,672		32,214		26,705		27,956		26,043						
Total foreign deposits .....	0		0		0		0		0						
Interest-bearing deposits .....	0		0		0		0		0						
Non-interest-bearing deposits.....	0		0		0		0		0						
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	0	0.69	33	0	0.99	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.13			0.79			0.42			1.19				0.97
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.37			4.10			5.18			27.03				27.29
Commercial and industrial loans .....		1.94			0.37			0.64			0.29				1.53
Foreign governments and institutions .....		0			0			0			0				0
<b>Growth Rates</b>															
Net loans and leases.....	-20.66	-6.17	29	2.34	12.26	53	-20.11	-2.40	20	11.72	22.48	69	1,144.89	7.24	98
Total selected assets.....	-26.52	-2.56	20	21.37	7.32	72	-4.47	2.04	40	7.35	12.40	63	36.17	3.24	87
Deposits .....		2.95			13.75			3.46			10.36				5

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans .....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0
Dollar Amount in Thousands					
	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commcial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets .....	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
<b>Net Losses on Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

**Servicing, Securitization and Asset Sale Activities—Part 3**

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		30,000	51,138	190,436	164,550	159,550	-41.34	2536.20
Dividends .....		30,000	50,000	186,000	160,000	155,000	-40.00	
Interest .....		0	1,138	4,436	4,550	4,550	-100.00	-100.00
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Income from nonbank subsidiaries .....		0	0	0	0	0	0	
Dividends .....		0	0	0	0	0	0	
Interest .....		0	0	0	0	0	0	
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Income from subsidiary holding companies .....		0	0	0	0	0		
Dividends .....		0	0	0	0	0		
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Total income from subsidiaries .....		30,000	51,138	190,436	164,550	159,550	-41.34	2536.20
Securities gains (losses) .....		0	0	0	0	3		-100.00
Other operating income .....		0	4	21	51	-108	-100.00	-100.00
Total operating income .....		30,000	51,142	190,457	164,601	159,445	-41.34	2073.91
<b>Operating Expenses</b>								
Personnel expenses .....		72	74	296	250	250	-2.70	-22.58
Interest expense .....		4,683	3,144	16,114	12,619	12,683	48.95	121.94
Other expenses .....		1,080	1,861	7,074	15,129	19,336	-41.97	-76.07
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		5,835	5,079	23,484	27,998	32,269	14.88	-13.13
Income (loss) before taxes .....		24,165	46,063	166,973	136,603	127,176	-47.54	
Applicable income taxes (credit) .....		-3,244	-1,349	-3,946	24,524	-20,547		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		27,409	47,412	170,919	112,079	147,723	-42.19	
Equity in undistributed income of subsidiaries .....		88,301	39,856	219,687	197,714	113,705	121.55	132.97
Bank subsidiaries .....		88,301	39,856	219,687	197,714	113,705	121.55	132.97
Nonbank subsidiaries .....		0	0	0	0	0		
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		115,710	87,268	390,606	309,793	261,428	32.59	219.76
<b>Memoranda</b>								
Bank net income .....		118,301	89,856	405,687	357,714	268,705	31.66	212.12
Nonbank net income .....		0	0	0	0	0		
Subsidiary holding companies' net income .....		0	0	0	0	0		

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		5,075,950	97.67	4,708,289	97.01	4,996,968	97.16	4,669,751	3,608,009	7.81	108.16
Common and preferred stock .....		5,075,950	97.67	4,708,289	97.01	4,996,968	97.16	4,669,751	3,608,009	7.81	108.16
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries .....		1,827	0.04	1,827	0.04	1,827	0.04	1,827	1,827	0.00	34.04
Common and preferred stock .....		1,827	0.04	1,827	0.04	1,827	0.04	1,827	1,827	0.00	34.04
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		3,249	0.06	0	0	2,999	0.06	0	0	0	3862.20
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		102,747	1.98	116,262	2.40	130,163	2.53	119,213	109,839	-11.62	196.55
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0	0	-100.00
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	0	-100.00
Intangible assets .....		4,287	0.08	4,287	0.09	4,287	0.08	4,287	4,287	0.00	
Other assets .....		8,894	0.17	22,585	0.47	6,846	0.13	8,666	28,434	-60.62	-85.21
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		5,196,954	100.00	4,853,250	100.00	5,143,090	100.00	4,803,744	3,752,396	7.08	105.01
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures .....		402,885	7.75	291,857	6.01	403,413	7.84	292,414	294,602	38.04	71.18
Other liabilities .....		78,247	1.51	84,590	1.74	91,492	1.78	71,424	51,970	-7.50	103.04
Balance due to subsidiaries and related institutions .....		56,152	1.08	55,805	1.15	56,065	1.09	55,718	55,370	0.62	35.45
Total liabilities .....		537,284	10.34	432,252	8.91	550,970	10.71	419,556	401,942	24.30	70.38
Equity Capital .....		4,659,670	89.66	4,420,998	91.09	4,592,120	89.29	4,384,188	3,350,454	5.40	109.93
Perpetual preferred stock (income surplus) .....		209,691	4.03	209,691	4.32	209,691	4.08	209,691	209,691	0.00	87.91
Common stock .....		142,435	2.74	141,613	2.92	141,746	2.76	141,423	116,240	0.58	60.52
Common surplus .....		3,651,948	70.27	3,624,036	74.67	3,637,468	70.73	3,622,208	2,796,499	0.77	89.14
Retained earnings .....		672,651	12.94	452,424	9.32	611,158	11.88	443,559	299,642	48.68	411.55
Accumulated other comprehensive income .....		-17,005	-0.33	-6,566	-0.14	-7,718	-0.15	-32,214	-69,431		
Other equity capital components .....		-50	0	-200	0	-225	0	-479	-2,187		
Total liabilities and equity capital .....		5,196,954	100.00	4,853,250	100.00	5,143,090	100.00	4,803,744	3,752,396	7.08	105.01
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		60,827	1.17	60,827	1.25	60,827	1.18	60,827	60,827	0.00	34.09
Notes payable to subsidiaries that issued TPS .....		60,827	1.17	60,827	1.25	60,827	1.18	60,827	60,827	0.00	34.09
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	9.96	12.54	29	7.92	3.93	76	8.68	7.29	66	8.72	9.68	34	7.91	10.40	23
Bank net income / Average equity investment in banks .....	9.40	12.55	27	7.67	4.73	68	8.38	7.45	59	9.13	10.51	36	7.93	11.19	16
Nonbank net income / Average equity investment in nonbanks .....	0	12.53	16	0	5.73	32	0	9.75	17	0	7.89	17	0	7.10	17
Subsidiary HCs net income / Average equity investment in sub HCs .....	11.69			3.62			7.01			8.55			8.78		
Bank net income / Parent net income .....	102.24	95.97	54	102.97	95.67	34	103.86	88.16	59	115.47	82.22	94	102.78	82.56	51
Nonbank net income / Parent net income .....	0	2.83	15	0	5.47	17	0	3.59	14	0	5.93	10	0	3.78	11
Subsidiary holding companies' net income / Parent net income .....	65.70			89.02			68.34			74			72.48		
<b>Leverage</b>															
Total liabilities / Equity capital .....	11.53	17.74	46	9.78	19.50	45	12	20.06	46	9.57	20.43	43	12	20.88	52
Total debt / Equity capital .....	8.65	11.90	52	6.60	13.54	51	8.78	14.41	50	6.67	14.31	50	8.79	14.69	56
Total debt + notes payable to subs that issued TPS / Equity capital .....	9.95	14.30	44	7.98	15.86	41	10.11	16.67	42	8.06	16.36	42	10.61	17.10	52
Total debt + Loans guaranteed for affiliate / Equity capital .....	8.65	12.02	52	6.60	13.93	50	8.78	14.68	49	6.67	14.56	49	8.79	15.14	55
Total debt / Equity capital – excess over fair value .....	8.65	12	52	6.60	13.68	51	8.78	14.52	50	6.67	14.51	50	8.79	14.81	56
Long-term debt / Equity capital .....	8.65	11.33	52	6.60	12.46	54	8.78	13.56	51	6.67	13.04	52	8.79	13.37	57
Short-term debt / Equity capital .....	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital .....	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital .....	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt .....	26.94	35.48	41	12.06	27.67	37	26.94	34.67	39	14.49	28.44	36	20.97	28.63	44
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	108.97	102.85	82	106.54	103.91	70	108.86	102.81	83	106.56	103.22	72	107.74	103.10	76
Total investment in subs / Equity capital .....	108.97	108.21	70	106.54	111.18	55	108.86	110.16	69	106.56	111.07	57	107.74	112.48	60
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0.90	0.22	86	0.83	1.22	58	1.04	0.47	74	0.93	0.36	77	0.99	0.35	78
Equity investment in subs – equity cap / Net income-div (X) .....	1.55	0.74	86	1.85	2.81	52	2.05	1.82	69	2.02	1.22	82	2.53	1.22	86
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	61.24	111.20	29	98.61	154.20	34	90.23	136.59	20	71.70	177.68	10	94.09	162.34	17
Cash from ops + noncash items + op expense / Op expense + dividend .....	40.68	98.58	29	100.95	176.81	31	106.85	147.24	28	98.01	190.27	16	104.92	174.91	19
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	49.73	85.35	32	94.43	90.08	46	105.11	134.08	41	105.01	116.34	41	110.18	103.19	64
Pretax operating income + interest expense / Interest expense .....	616.02	1,142.88	46	1,565.11	2,355.68	61	1,136.20	2,016.32	55	1,182.52	1,968.54	46	1,102.73	2,898.75	50
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	572.90	1,357.31	41	1,309.32	1,688.78	60	1,016.73	1,539.23	57	971.80	1,632.83	42	916.49	1,369.37	44
Dividends + interest from subsidiaries / Interest expense + dividends .....	56.46	117.86	28	99.69	186.57	31	91.52	150.43	22	91.42	210.80	13	92.91	188.90	14
Fees + other income from subsidiaries / Salary + other expenses .....	0	13.36	34	0	14.22	33	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X) .....	36.48	33.13	70	27.51	20.55	83	30.79	35.64	70	24.42	57.11	49	20.60	33.93	42
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	2.71	3.97	48	2.89	2.60	58	8.34	3.85	79	7.57	2.64	82	9.29	2.61	85
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.05			0.15			0.10			0.04			0.24	
Nonaccrual .....		1.22			1.57			1.03			0.54			6.54	
Total .....		1.27			1.72			1.13			0.58			6.78	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0.15	1.80	55	0.16	3.20	52	0.15	2.66	54	0.16	5.62	48	0.19	5.50	50
Combined thrift assets (reported only by bank holding companies) .....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.07	40	0	0.08	37	0	0.08	38	0	0.19	36	0	0.21	36

**Parent Company Analysis—Part 2**

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	176.78	74.87	91	101.56	61.08	81	112.31	81.10	82	149.34	57.84	93	107.66	57.26	89
Dividends declared / Net income .....	41.87	23.13	82	55.18	81.32	42	49.15	42.29	62	54.03	33.08	86	60.83	27.33	94
Net income – dividends / Average equity.....	5.79	9.52	23	3.55	0.55	71	4.41	4.14	52	4.01	6.46	19	3.10	7.33	8
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	61.92	101.14	37	103.84	182.33	39	96.89	132.17	32	95.59	178.13	24	97.46	157.73	26
Dividends from nonbank subsidiaries .....	0	3.28	30	0	2.35	30	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	61.92	128.99	29	103.84	229.19	30	96.89	174.85	20	95.59	260.40	12	97.46	215.26	12
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	25.36	30.63	47	55.64	123.04	27	45.85	60.28	37	44.73	66.55	29	57.68	60.71	48
Interest income from bank subsidiaries.....	0	0.12	24	1.27	0.70	77	1.09	0.36	85	1.27	0.54	81	1.69	0.52	82
Management and service fees from bank subsidiaries .....	0	1.08	36	0	2.97	38	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	25.36	33.49	44	56.91	148.03	27	46.94	62.88	37	46	69.36	28	59.38	63.43	47
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		47.24			39.62			56.39			82.95			51.40	
Interest income from nonbank subsidiaries.....		2.80			14.44			7.38			20.25			18.56	
Management and service fees from nonbank subsidiaries .....		0.53			1.68			0.86			1.92			2.96	
Other income from nonbank subsidiaries.....		0.09			0.19			0.16			1.06			0.15	
Operating income from nonbank subsidiaries .....		69.48			76.32			79.84			150.41			99.33	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		28.44			119.72			43.51			61.23			48.56	
Interest income from subsidiary holding companies .....		6.44			12.80			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			1			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-1.46			1.63			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		34.47			135.14			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	100	58.57	94	97.77	62.43	54	97.66	69.76	64	97.20	67.32	65	97.21	65.18	67
Interest income from bank subsidiaries.....	0	0.72	23	2.23	2.52	79	2.33	0.63	84	2.76	0.80	84	2.85	0.92	83
Management and service fees from bank subsidiaries .....	0	4.11	36	0	1.69	38	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	100	71.70	91	99.99	76.26	78	99.99	82.20	87	99.97	78.80	90	100.07	74.20	91
Dividends from nonbank subsidiaries .....	0	5.32	29	0	2.51	31	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.82	37	0	1.82	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries .....	0	0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	0	10.59	21	0	9.13	20	0	4.70	16	0	7.29	11	0	7.64	14
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies .....	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		142.34			447.79			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....	15.10	29.59	46	20.84	30.31	54	15.08	27.08	50	20.80	28.33	56	20.65	26.53	57